(a) whether the Regional Rural Banks in Karnataka are not working satisfactorily;

(b) if so, the reasons therefor; and

(c) the steps taken or proposed to be taken by the Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) National Bank for Agriculture & Rural Development (NABARD) have reported that as at the end of March, 1991, out of 13 Regional Rural Banks functioning in the State of Karnataka, 8 incurred losses amounting to Rs. 2.83 crores whereas the remaining 5 made profits aggregating to Rs. 1.67 crores resulting in a net loss of Rs. 1.16 crores for the State as a whole.

(b) The reasons for the weak financial health of the Regional Rural Banks functioning throughout the country including those in Karnataka are attributable to several factors like restriction on the choice of clientele, area of operation, low interest margin, mounting establishment costs particularly after implementation of the Award of the National Industrial Tribunal etc.

(c) NABARD, Reserve Bank of India and Government are seized of the problem of financial weakness of the Regional Rural Banks and are in the process of evolving appropriate financial measures foe making these institutions viable.

Registration-Cum-Membership Certificate of Export Promotion Council for Exporters.

2595. PROF. K.V.THOMAS: Will the Minister of COMMERCE be pleased to state:

(a) whether it is necessary for the exporters to become Members of an Export Promotion Council and to hold a valid Registration-cum-Membership Certificate for applying for Exim Scrips or advance licences;

(b) if so, the raasons therefor; and

(c) the steps proposed to be takan by the Government to simplify the procedura in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI P.CHIDAMBARAM): (a) Yes, Sir.

(b) The reasons are as under:-

(1) To establish the identity of an exporter.

(2) To collect the export data.

(3) To make future projections of exports.

(c) The formulation of the Import & Export Policy and Procedures is a continuous process. The appropriate corrective measures are taken as and when considered necessary.

[*Translation*]

Reopening of Closed Textile Mills in Maharashtra

2596. SHRI GOVINDRAO NIKAM: Will the Minister of TEXTILE be pleased to state:

(a) whether the Board for Industrial and Financial Reconstruction has rejected the proposal for re-opening of the textiia mills lying closed in Maharashtra;

(b) if so, the names of the Mills lying closed and not allowed by B.I.F.R. to start functioning;

(c) the reasons therefor; and

(d) the steps proposed to be taken by